TOO GOOD TO BE TRUE....

A Column on Consumer Issues by Attorney General Wayne Stenehjem's Consumer Protection and Antitrust Division

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STAYING SAFE ONLINE

If a virus or a hacker attacks your computer, you could lose important personal information and even accidentally spread the virus to everyone listed in your e-mail address book. Worse, you may not realize you have a virus in your computer until after it has done the damage.

In addition to using anti-virus software, some simple, basic precautions can keep your family from downloading more than you bargained for and help protect your personal information:

- Watch the .exe files. Secret programs may exist in files you download especially .exe files. These files could ruin your hard drive, hijack your modem, or collect information about you without your knowledge. Update your virus protection program regularly.
- **Filter for fun.** Inexpensive "filtering" software programs help make sure your family members are protected from sites that may not be age appropriate.
- Keep private information private. Don't disclose personal information unless you
 know who is collecting it, why, and how it is going to be used. Check the site's
 privacy policy to see if it shares your information use the "opt out" options to prevent
 it. And never disclose your password.
- Make sure it's secure. If you buy something on the Internet and need to give your credit card number, verify the online security or encryption before you do business.
- **Know who's who.** Online, anyone can be anyone, anywhere. Because it's easy to fake e-mail addresses, make sure you know whom you are really communicating with before you give out personal information.
- Question "out of this world" claims. Claims like "you can earn over \$50,000 a month" or "lose weight without dieting" suggest a scam.

February 2-8, 2003, is National Consumer Protection Week. This year's theme is "Information Security: Putting the Pieces Together." Next week we will continue to focus on *Information Security*, by reviewing the most common e-mail scams.

The Attorney General's Consumer Protection Division investigates allegations of fraud in the marketplace. Investigators also mediate individual complaints against businesses. If you have a consumer problem or question, call the Consumer Protection Division at 328-3404, toll-free at 1-800-472-2600, or 1-800-366-6888 (w/TTY). This article and other consumer information is located on our website at www.ag.state.nd.us

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